

FNC SECURITIES, LLC
FORM CRS/CUSTOMER RELATIONSHIP SUMMARY
EFFECTIVE AS OF JUNE 30, 2025

Introduction

FNC Securities, LLC is registered with the Securities and Exchange Commission (SEC) as a broker dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). We are not a registered investment adviser and we **do not** offer investment advisory services. Free and simple tools are available to research firms and financial professionals at www.investor.gov, which also provides educational materials about broker-dealers, investment advisers and investing.

Relationships and Services

Investment services and advice

FNC Securities, LLC specializes in matching orders, using an automated trading system, for agricultural, ethanol/energy and mineral right stocks that are non-exchange listed using an automated trading system. Once an order is matched, we facilitate the reporting and settlement of the transaction via the third party escrow agent and transfer agent. We **do not** recommend securities or investment strategies to you. We **do not** monitor your investment portfolios. There is no minimum order amount. We **do not** engage in principal trading. We **do not** exercise discretion when we process transactions for you. We **do not** establish accounts for you.

Choosing a brokerage service

FNC Securities provides singular service to retail investors. We provide an online system for buyers and sellers to match orders. We **do not** solicit customers to use our matching service or to engage in any particular transaction. Customers make independent investment decisions based on the information available through our automated online system.

Personnel experience and qualifications

Registered Representatives who work with our customers have successfully passed the Series 7, 57 and Series 63 securities exams and are registered as General Securities Representatives with FINRA. On an annual basis, we require participation in an annual compliance meeting where we deliver educational training to all Registered Representatives.

Fees, Costs, Conflicts and Standards of Conduct

Fees

We charge commission-based fees for matching each stock transaction. The Seller agrees to pay a 1.5% - 3% commission based on the principal amount of the transaction. Commission fees are disclosed in the Listing Agreement each Seller is required to sign. You will pay fees whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Legal obligations and conflicts of interest

We will always act in your best interest and we do not put our interests ahead of yours. Our business model does not create any conflicts of interest.

Personnel compensation

Registered Representatives receive compensation in the form of salaries and bonuses. They are not paid a portion of the commissions charged to customers nor do they receive compensation based on the number of clients they assist. We **do not** impose sales quotas or permit our Registered Representatives to participate in sales contests or to receive non-cash compensation.

Disciplinary History

Neither FNC Securities, LLC nor any of its Registered Representatives have any legal or disciplinary history. Visit www.investor.gov for a free and simple search tool for information regarding FNC Securities, LLC or any individual associated with our firm.

Additional Information

We encourage clients to discuss questions they have with their Registered Representative in order to understand the services we are providing as well as costs and fees. If you have concerns about your interaction with your Registered Representative, contact Nick Watson, Chief Compliance Officer at (701) 265-2611. If you would like any additional information about Form CRS, visit www.investor.gov/crs. If you would like a copy of our Form CRS, please email Nick Watson at nwatson@fncsecurities.com.